Dear Sir/Madam,

I am conducting a study on topic entitled “Perception of Card Holders and Members Establishments towards Plastic Money in India”.

This study is a part of my Ph.D. work. Information provided by you shall be kept confidential and your co-operation in this regard shall be highly appreciated.

Please read the questionnaire carefully and tick mark the answer most appropriate to you or write in the spaces provided.

Please return the duly-filled questionnaire to the undersigned.

Thanking You.

Mandeep Kaur
Research Scholar
Guru Nanak Dev University
Amritsar.
QUESTIONNAIRE I

(Perceptions of Cardholders)

Perception of Card Holders and Member Establishment towards Plastic Money in India

Note: Kindly follow the following guidelines for filling the questionnaire.

1. Please tick (√) your response in the space provided.
2. Additional information, if any, may be given in the ‘Any Other’ response column.
3. In all such cases, where more than one response is necessary under the same question, please tick as many responses as are applicable.
4. Please answer the question frankly so that the study may be more meaningful.

Looking forward to your kind help.

1. Which type of plastic money you use in your life?
   (i) Debit Card [ ]
   (ii) Credit Card [ ]
   (iii) Charge Card [ ]
   (iv) Smart Card [ ]
   (v) Others (Please Specify) [ ]

2. How many cards you hold?
   (i) One [ ]
   (ii) Two to three [ ]
   (iii) Four to five [ ]
   (iv) More than five [ ]
3. How many cards you hold with you at the same time? (Please give the number)
   (i) Debit Cards [ ]
   (ii) Credit Cards [ ]
   (iii) Charge Cards [ ]
   (iv) Smart Cards [ ]

4. Give name(s) of the cards you are using. Specially card issuer, brand and type of Card. {e.g. Card issuer-ICICI Bank; Brand-Solid Gold: Type of card-VISA}
   CARD ISSUER ___________ ___________ ___________
   BRAND ___________ ___________ ___________
   TYPE OF CARD ___________ ___________ ___________

5. In your opinion, do you feel the use of plastic money is:-
   (i) Vital [ ]
   (ii) Essential [ ]
   (iii) Desirable [ ]
   (iv) A waste of resources [ ]
   (v) Can’t say exactly [ ]

6. What are the reasons influencing for the choice of a card? (Give your preference 1,2,3……..).
   (i) Convenience [ ]
   (ii) Status symbol [ ]
   (iii) Credit Card brand [ ]
   (iv) Acceptability [ ]
   (v) Interest Rate [ ]
   (vi) Distribution Network [ ]
   (vii) Bank Staff Recommendation [ ]
   (viii) Peer feedback [ ]
   (ix) Free credit period [ ]
   (x) Credit limit [ ]
   (xi) Annual fees [ ]
   (xii) Transaction fees [ ]
   (xiii) Any other (Please Specify) [ ]
7. What are the factors influencing your choice of a particular brand of card. (Give your preferences 1, 2, 3…………).
   (i) Joining fees  [ ]
   (ii) Annual fees  [ ]
   (iii) Transaction fees  [ ]
   (iv) Insurance fees  [ ]
   (v) Interest fees  [ ]
   (vi) Free credit period  [ ]
   (vii) Add on card facility  [ ]
   (viii) Distribution network  [ ]
   (ix) Acceptability  [ ]
   (x) Beneficial offered by credit card agency  [ ]
   (xi) Convinced by direct selling associated  [ ]
   (xii) Influenced by advertisement on TV  [ ]
   (xiii) Influenced by advertisement in print media  [ ]

8. How frequently you see your card?
   (i) Almost daily  [ ]
   (ii) 6 to10 times in a month  [ ]
   (iii) 3 to 5 times in a month  [ ]
   (iv) 1 to 2 times in a month  [ ]
   (v) Not more than once in a month  [ ]
   (vi) Rarely used  [ ]

9. Rank your spending pattern on various items while using your card. (Give your preference 1, 2, 3…………).
   (i) Groceries  [ ]
   (ii) Restaurants bill payments  [ ]
   (iii) Consumer Durables  [ ]
   (iv) Electronic  [ ]
   (v) Cash withdrawn through ATM  [ ]
   (vi) Hotel accommodation  [ ]
   (vii) Airlines/railway tickets  [ ]
   (viii) Clothing and Jewellery  [ ]
   (ix) Others(Please Specify)  [ ]
10. How much you spend monthly on an average on your card?
   (i) Less than Rs. 5000 [ ]
   (ii) Rs. 5000 to Rs. 15000 [ ]
   (iii) Rs. 15001 to Rs. 30000 [ ]
   (iv) More than Rs. 30000 [ ]

11. How you make payment on your credit card?
   (i) Minimum balance required [ ]
   (ii) More than minimum required [ ]
   (iii) Fixed amount each month greater than minimum required [ ]
   (iv) Full payment within the grace period [ ]
   (v) Full payment beyond the grace period [ ]

12. How often you carry a revolving balance?
   (i) Never [ ]
   (ii) Seldom [ ]
   (iii) Frequently [ ]
   (iv) Always [ ]

13. Is your card ever misused?
   (i) Yes [ ]
   (ii) No [ ]

13(i) If the answer to above question is YES, then when did you come to know about the misuse of your card?
   (i) Immediately [ ]
   (ii) On arrival of Bill [ ]
   (iii) By the merchant establishment [ ]
   (iv) Other (Please Specify) [ ]

13(ii) What steps you have taken, after the misuse of your card?
   (i) Filed a FIR in a local police station [ ]
   (ii) Informed the issuer bank immediately [ ]
   (iii) Contacted the card protection bureau to inform them of the real situation [ ]
   (iv) Any other (please specify) [ ]
14. Are you satisfied with legal protection available to cardholders in India?
   (i) Yes [ ]
   (ii) No [ ]
   (iii) Can’t say exactly [ ]

15. Do you feel that in India legal system for the protection of cardholder is very confusing and cumbersome?
   (i) Agree [ ]
   (ii) Disagree [ ]
   (iii) Can’t say exactly [ ]

16. What is your perception to towards functional risk involved in the usage of plastic Money? (Please Tick)

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>ATM access, cash advance And cash withdrawal facilities help to meet financial requirements conveniently</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>2.</td>
<td>Buying airlines/railways tickets by using credit card at special counter saves times</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>3.</td>
<td>Additional charges for extra facilities are worth their value, like reward point in the purchase of petrol and railway tickets</td>
<td></td>
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</tbody>
</table>
17. What type of utility you drive while using the plastic money?

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Feel in safe hands due to zero/limited lost card liability.</td>
<td></td>
<td></td>
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<tr>
<td>2.</td>
<td>People recognition and attention, if purchases are made through card</td>
<td></td>
<td></td>
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<tr>
<td>3.</td>
<td>Protection against loss or damage from fire for items purchased through card provides a sense of security.</td>
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<tr>
<td>4.</td>
<td>Add on card facility makes the family members less dependent on the card users.</td>
<td></td>
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</table>
PERSONAL PROFILE

1. **Name-Mr/Miss/Mrs. ________________________________**

2. **Address(Optional but preferred) ________________________________**

3. **Age Group**
   - 18-30 [ ]
   - 31-45 [ ]
   - 46-60 [ ]
   - 60 years and above [ ]

4. **Sex**
   - Male [ ]
   - Female [ ]

5. **Martial Status**
   - Married [ ]
   - Unmarried [ ]
   - Other [ ]

6. **Monthly Income**
   - Upto Rs.20,000 [ ]
   - Rs.20,001 to Rs.40,000 [ ]
   - Rs.40,001 to Rs.60,000 [ ]
   - Rs.60,001 to Rs.80,000 [ ]
   - Rs.80,001 to Rs.1,00,000 [ ]
   - More than Rs. 1,00,000 [ ]

7. **Educational Qualification**
   - Undergraduate [ ]
   - Graduate [ ]
   - Postgraduate [ ]
   - Doctorate [ ]
   - Any other [ ]
## Appendices

### 8. Occupational

<p>| | |</p>
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</thead>
<tbody>
<tr>
<td>Business</td>
<td>[ ]</td>
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<tr>
<td>Service</td>
<td>[ ]</td>
</tr>
<tr>
<td>Professional</td>
<td>[ ]</td>
</tr>
<tr>
<td>Student</td>
<td>[ ]</td>
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Thanking You.

Mandeep Kaur
Research Scholar
Guru Nanak Dev University
Amritsar.

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**Personal Profile**

1. Name
   ____________________________________
2. Address
   ____________________________________
3. Nature of Business
   ____________________________________
QUESTIONNAIRE FOR TRADERS - II

1. For the growth of business do you feel that the use of plastic money ……
   (i) Vital [ ]
   (ii) Essential [ ]
   (iii) Desirable [ ]
   (iv) Undesirable [ ]
   (v) Can’t Say Exactly [ ]

2. Which of the following card/cards your establishment accepts?
   (i) Visa [ ]
   (ii) Master Card [ ]
   (iii) American Express [ ]
   (iv) Discover Diners Club [ ]
   (v) Debit Card [ ]

3. Why did you opt particular brand of card? (Give your preference 1,2,3…….)
   (i) Credit Card brand [ ]
   (ii) Floor Limit by Acquires [ ]
   (iii) Service Fees [ ]
   (iv) Wider Distribution Network [ ]
   (v) Annual Fees Charged [ ]
   (vi) Transaction Fees [ ]
   (vii) Any Other (Please specify) ____________________

4. With the introduction of plastic money the level of sales has ……
   (i) Increased [ ]
   (ii) Marginal increased [ ]
   (iii) Substantial Increased [ ]
   (iv) No Change [ ]
5. What is your average current monthly credit card processing volume?
   (i) Below Rs. 50,000
   (ii) Rs. 50,001 to Rs. 2,00,000
   (iii) Rs. 2,00,001 to Rs. 5,00,000
   (iv) Rs. 5,00,001 to Rs. 10,00,000
   (v) Above Rs. 10,00,00

6. What proportion of your total revenue is generated from the acceptance of Plastic Money?
   (i) Below 10%
   (ii) Between 10% to 20%
   (iii) 20% to 30%
   (iv) 30% to 40%
   (v) 40% to 50%
   (vi) Above 50%

7. Do you face any problem in transferring the sales proceeds of card transaction in your account?
   (i) Yes ( )
   (ii) No ( )

8. In the last five years the trend of sales from card transactions
   (i) Increasing [ ]
   (ii) Decreasing [ ]
   (iii) Fluctuating [ ]

9. What type of problem you faced for your business with respect to Plastic Money?
   (Give your preference 1,2,3…….)
   (i) Setting the card Machine [ ]
   (ii) Understanding the working [ ]
   (iii) Remembering the access code [ ]
   (iv) Training the staff for using the machine [ ]
   (v) Any Other (Please specify) ____________________
10. Do you feel acceptance of credit card has put in……
   (i) Extra cost [ ]
   (ii) Extra staff [ ]
   (iii) Extra botheration for communication [ ]
       with the issuer
   (iv) Extra botheration for dealing with customer [ ]

11. Any Addition Information you like to provide on plastic money.

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________